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L. Spruell

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert E. Dorf
Ser. No. 08/891,261
Filed: 10 July, 1997
For: Multifunction Card System

Commissioner of Patents and Trademarks
Washington, DC 20231

RESPONSE TO OFFICE ACTION

Sir:

The Examiner has rejected all claims in view of Bertina, et al., U.S. Pat. No. 5,682,027. However, Bertina discloses a smart card system whereas the present application discloses a magnetic strip "dumb card" system.

REMARKS

Reconsideration of the application is respectfully requested. The reference cited by the examiner, Bertina, et al., U.S. Pat. No. 5,682,027, clearly relates to so called "smart cards" and specialized interface "point of sale" terminals therefor. Smart cards, which are well known in the prior art, are equipped with microprocessors and are adapted to connect with specialized point of sale terminals which allow remote computing resources to communicate with the computer incorporated within the smart card. These specially adapted "point of sale" terminals function to connect the smart card's on board computer with a network allowing processing to occur on the smart card as well as distributed to other places in the network. The smart card represents an approach to a problem addressed by the current invention. Namely, how to provide a variety of functions to a cardholder by means of a single card.